

Fig. 1

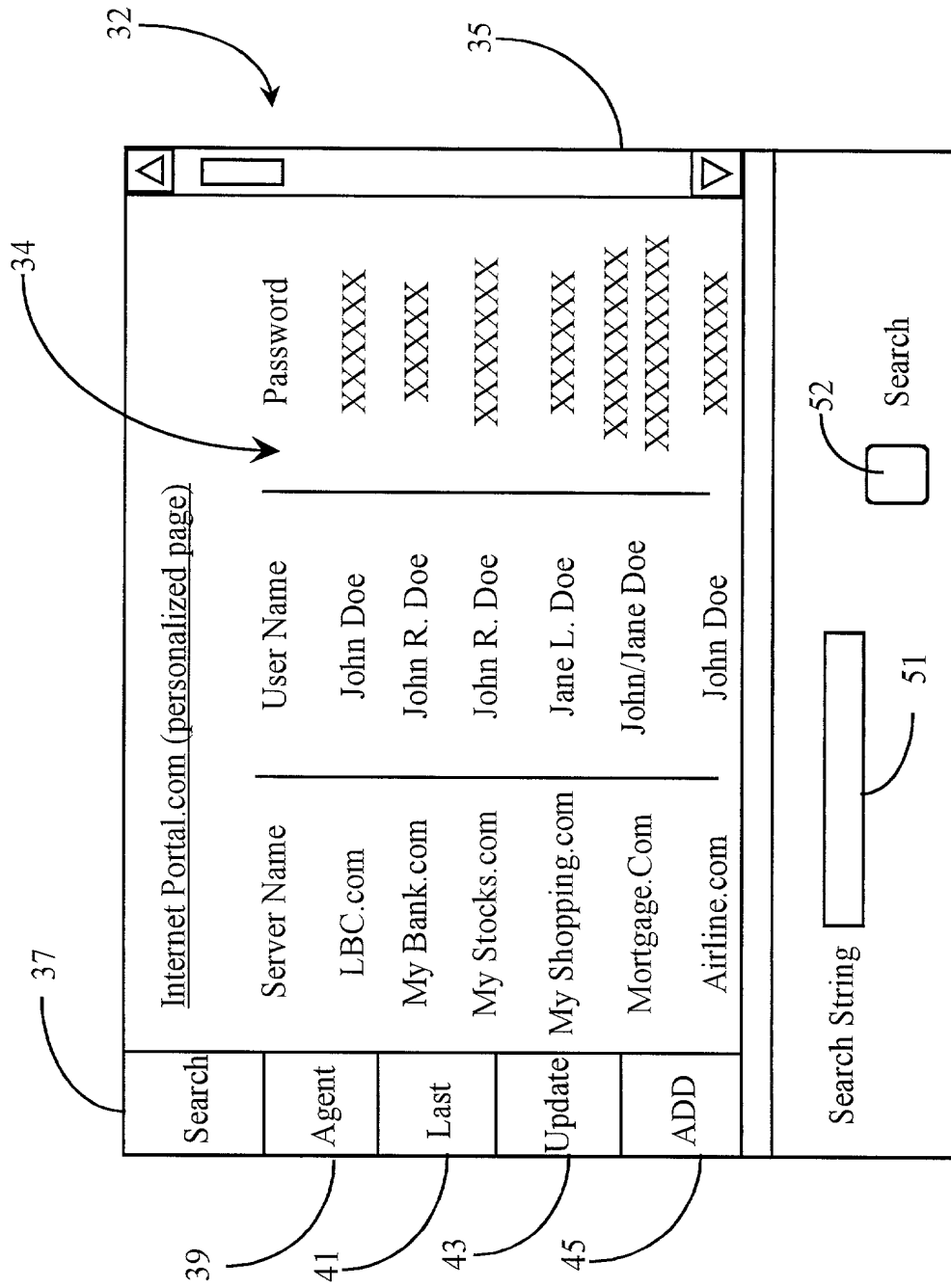


Fig. 2

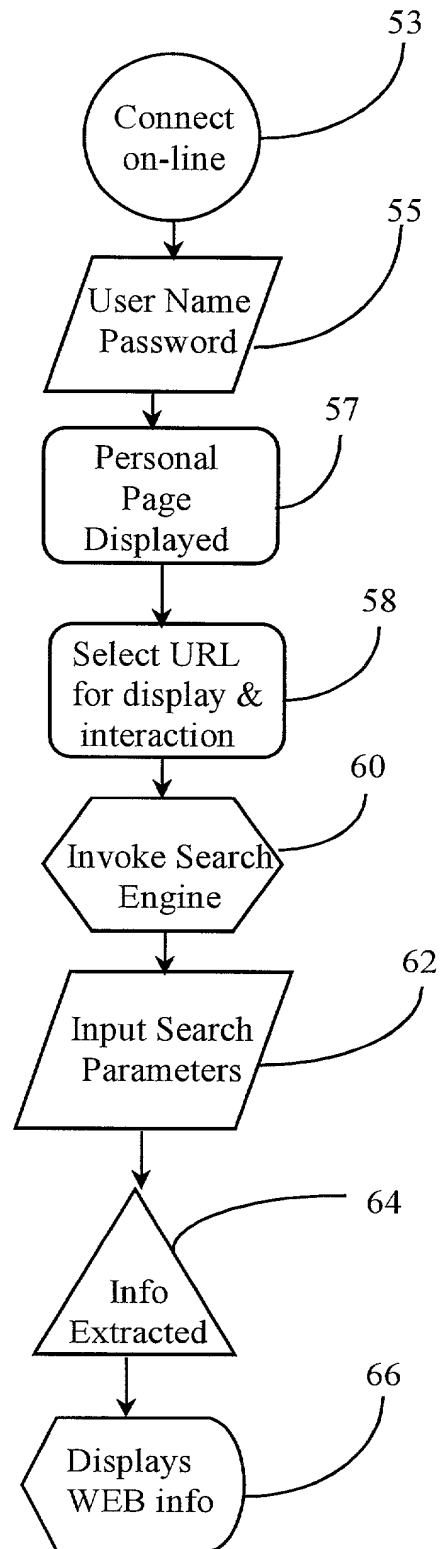


Fig. 3

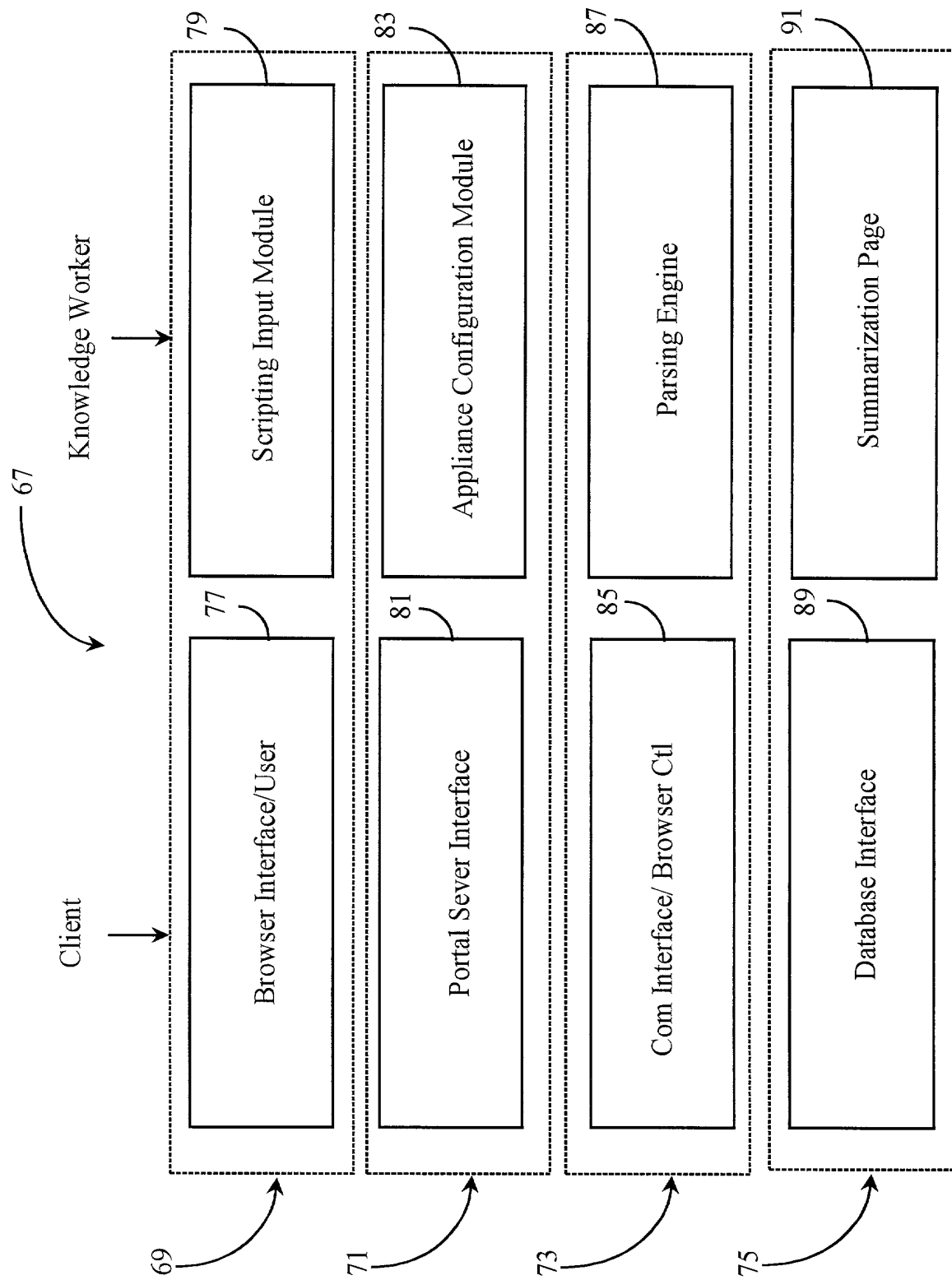


Fig. 4

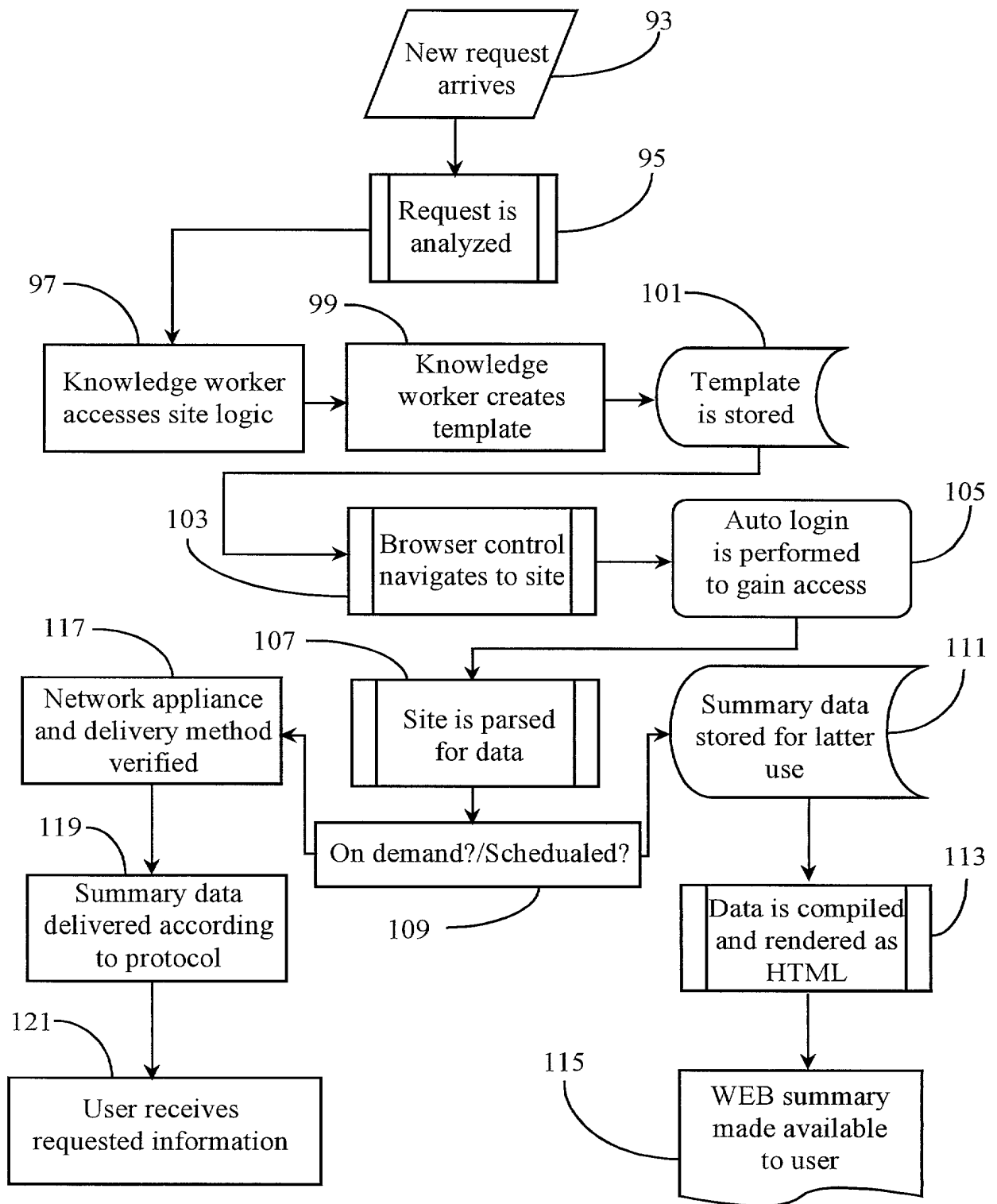


Fig. 5

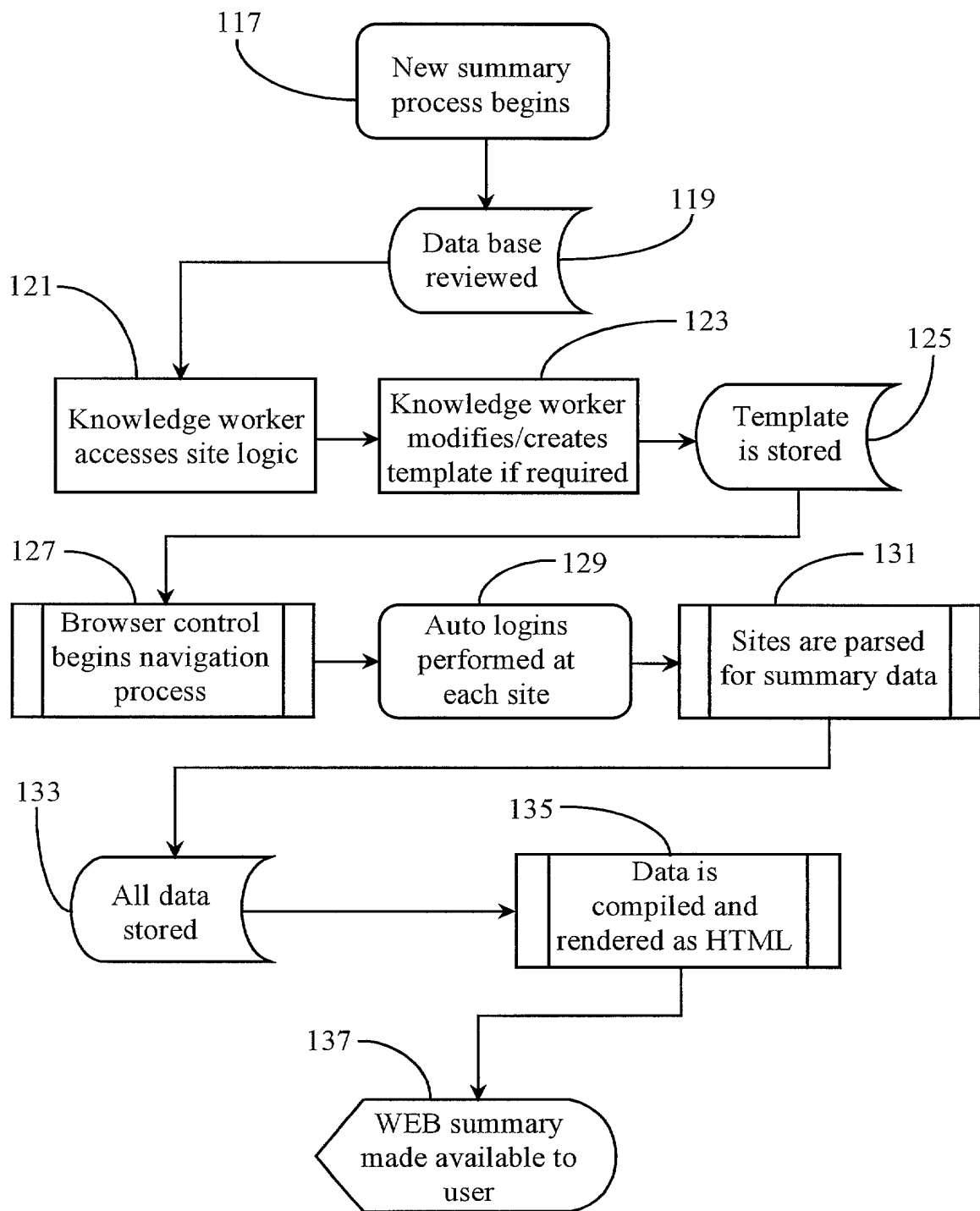


Fig. 6

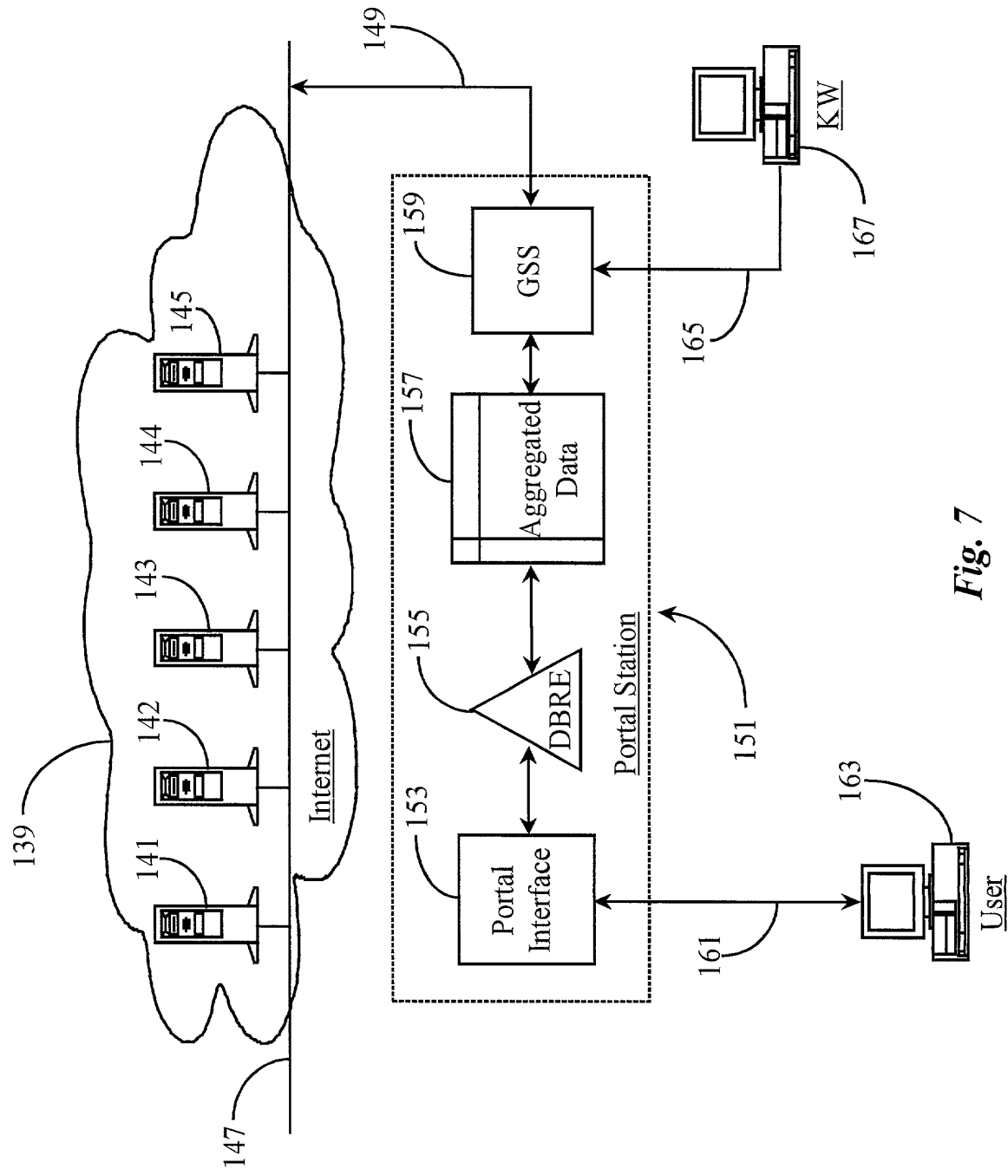


Fig. 7

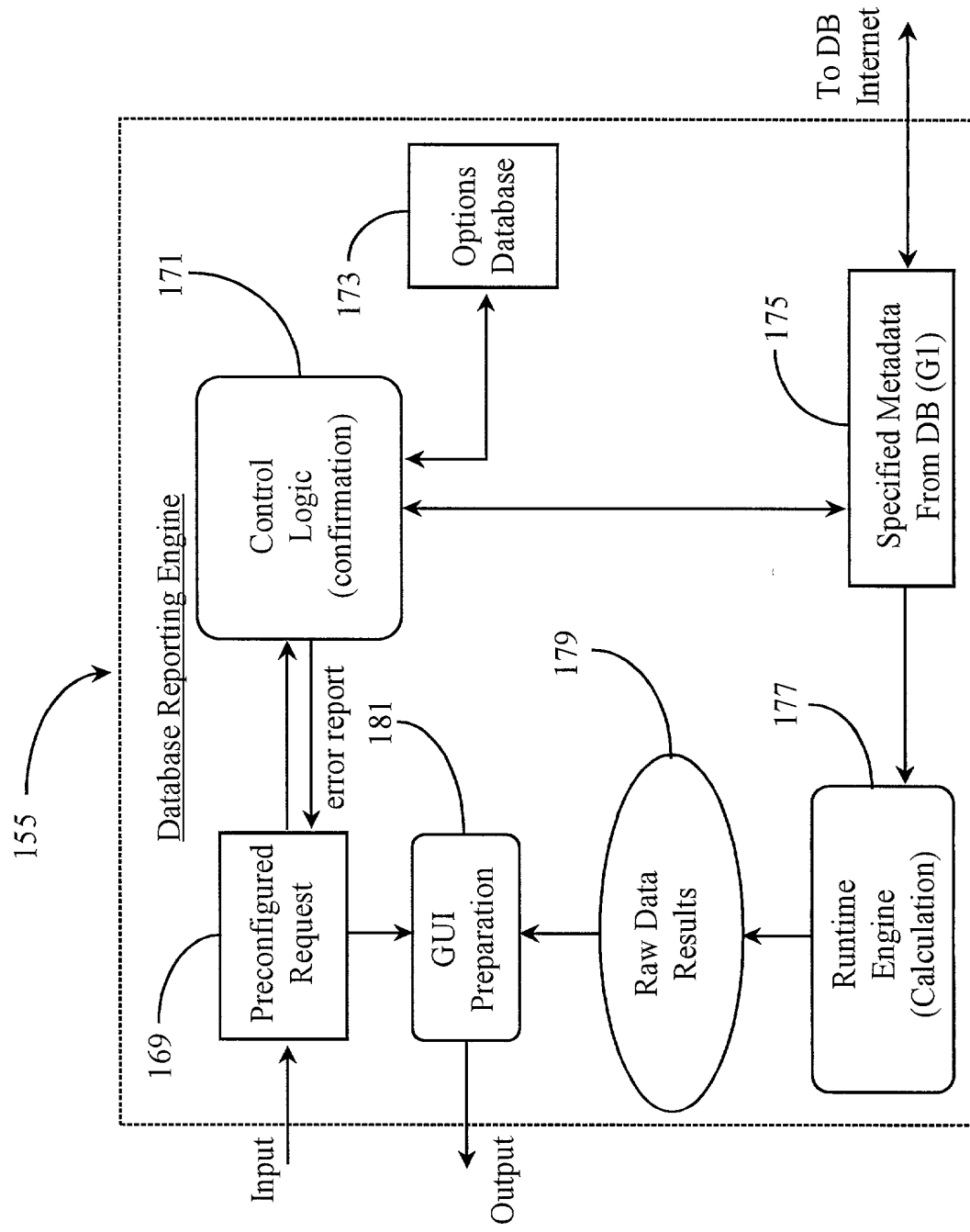


Fig. 8

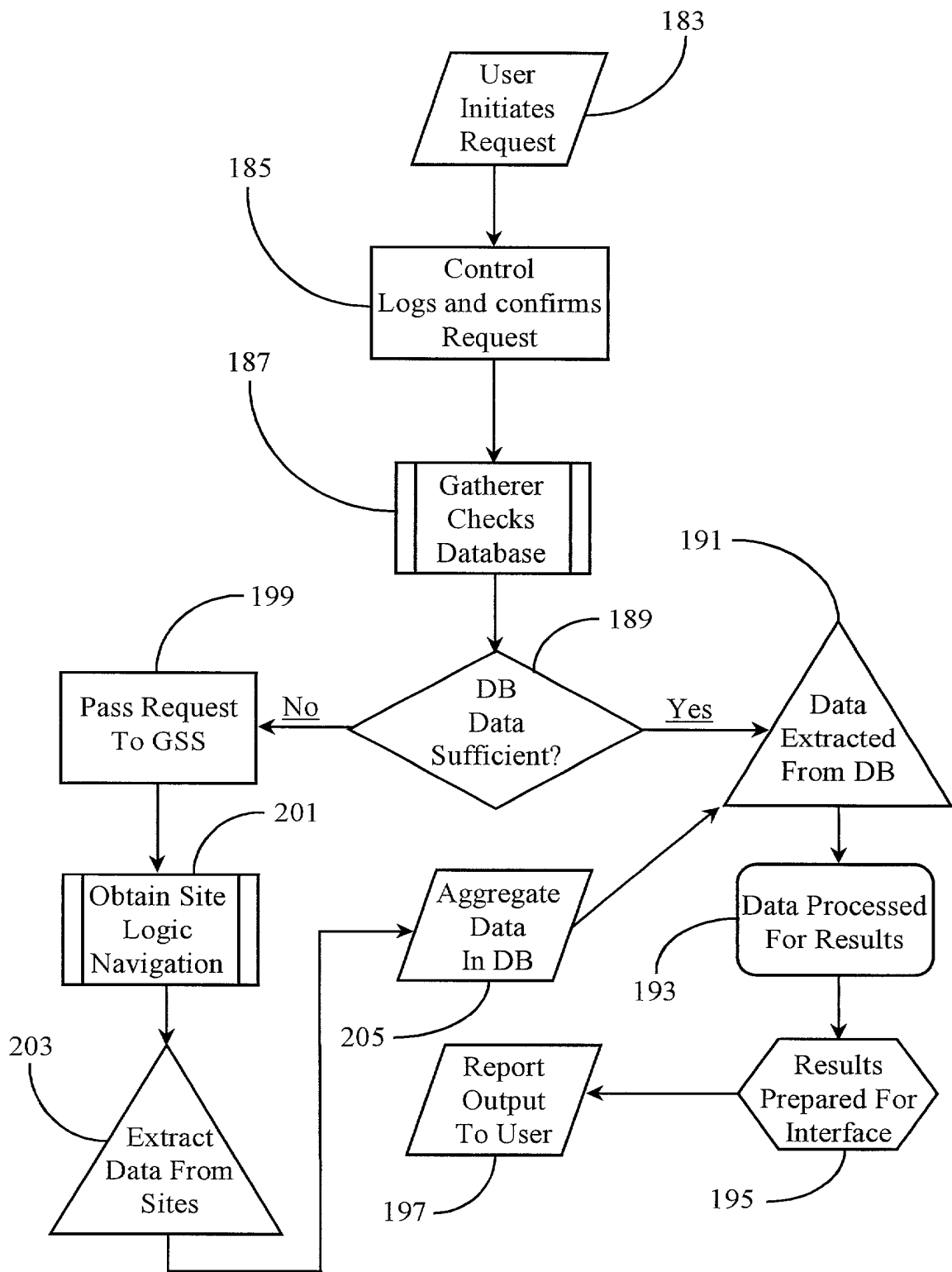


Fig. 9

Fig. 10

FIG. 10

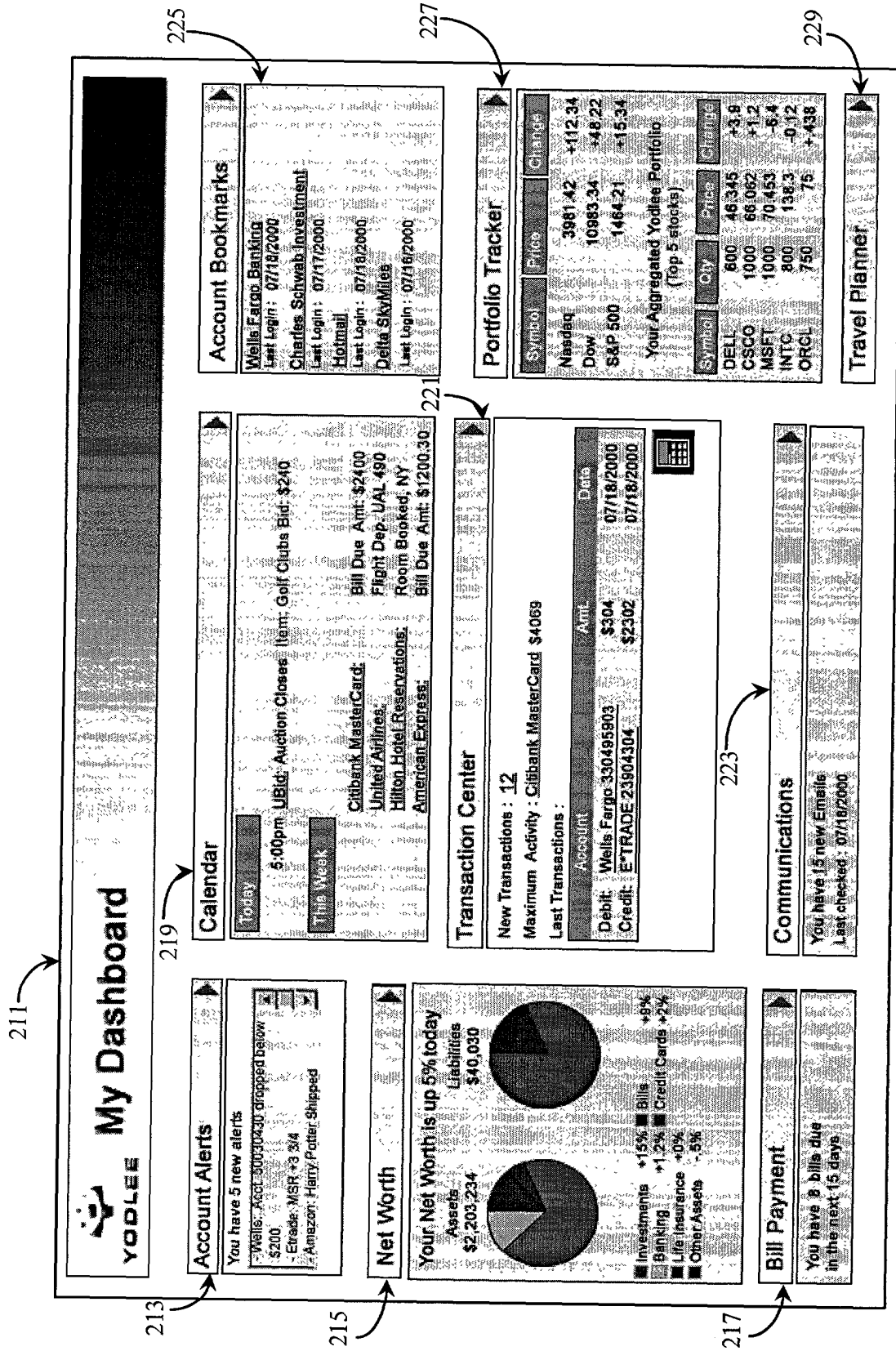


Fig. 11

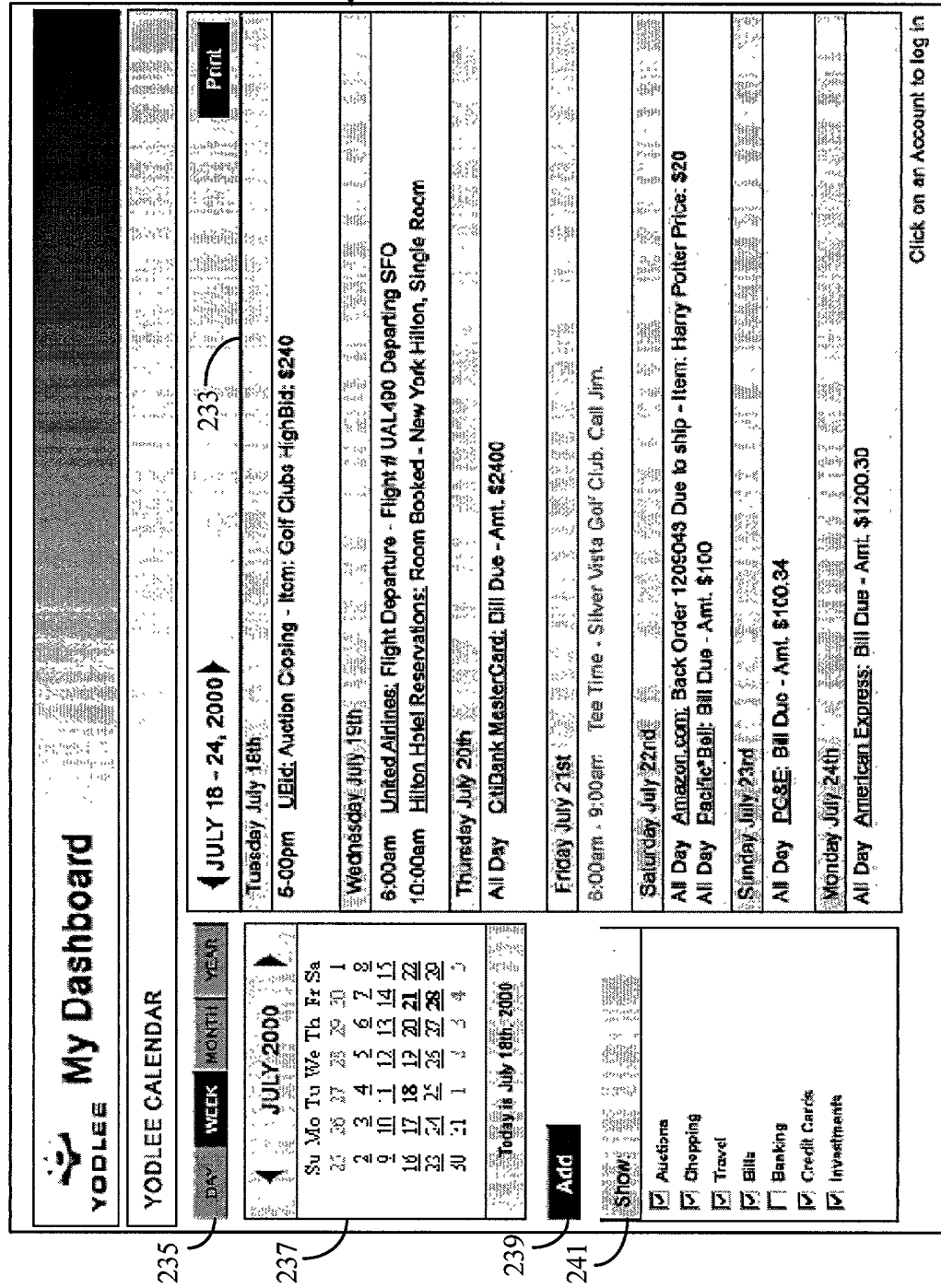


Fig. 12

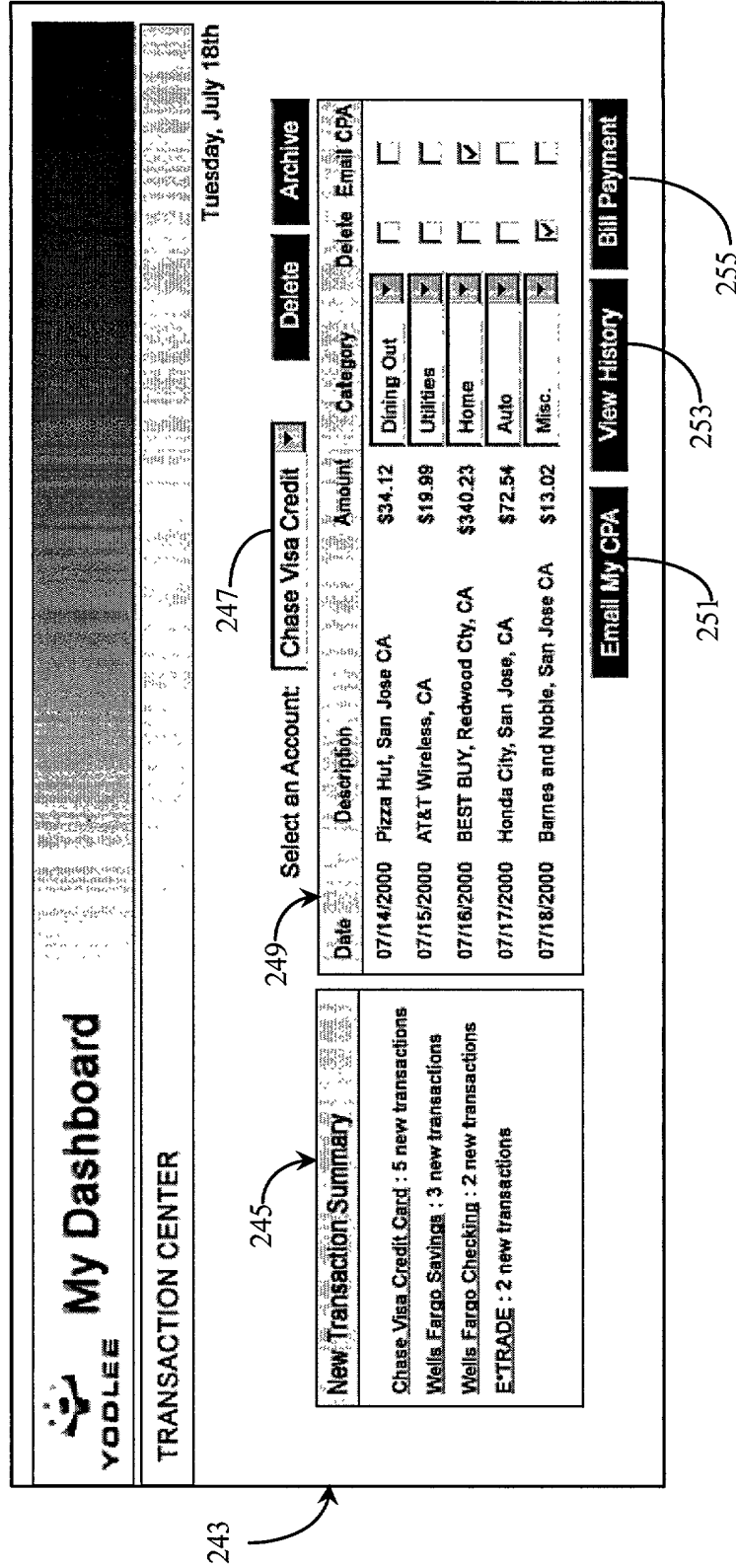


Fig. 13

257

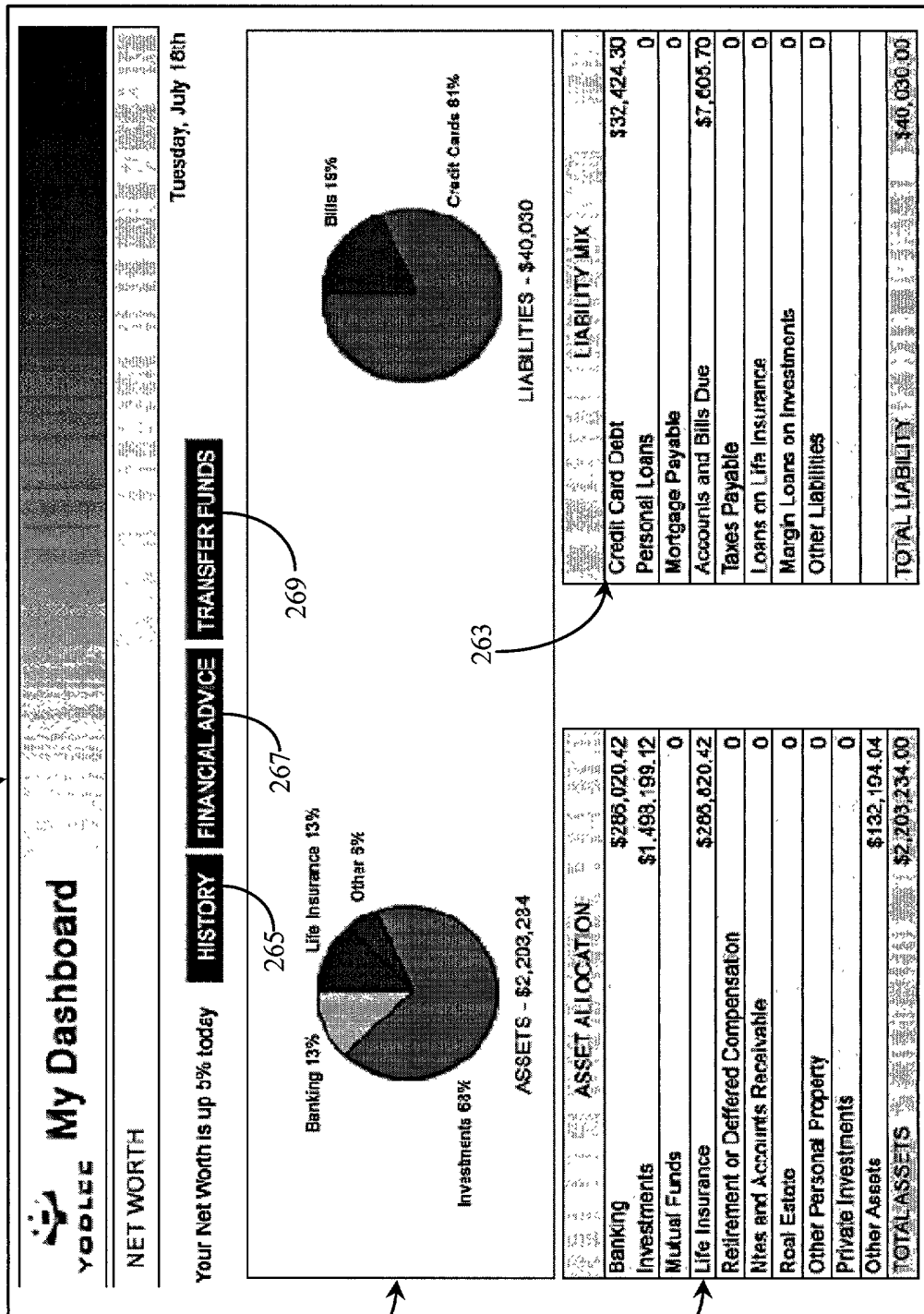
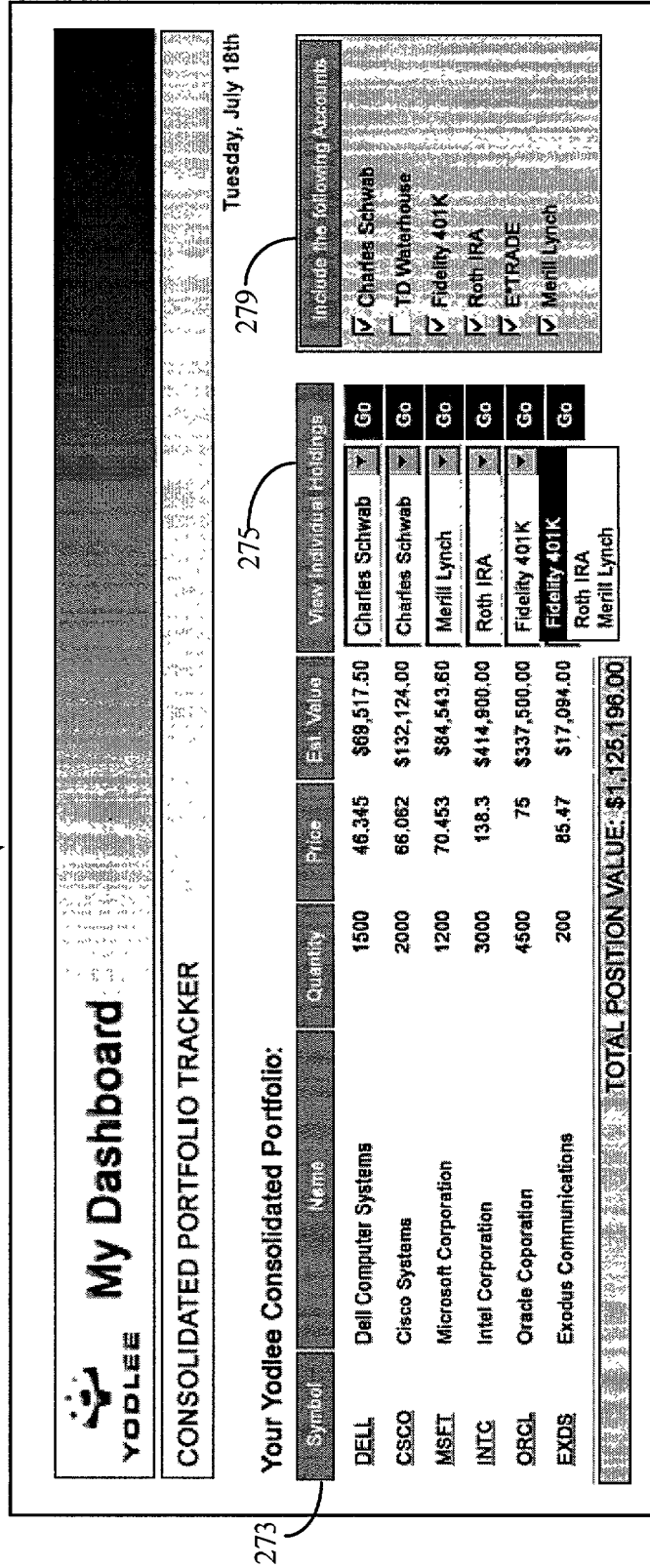


Fig. 14

271 →



279

275

273

Fig. 15

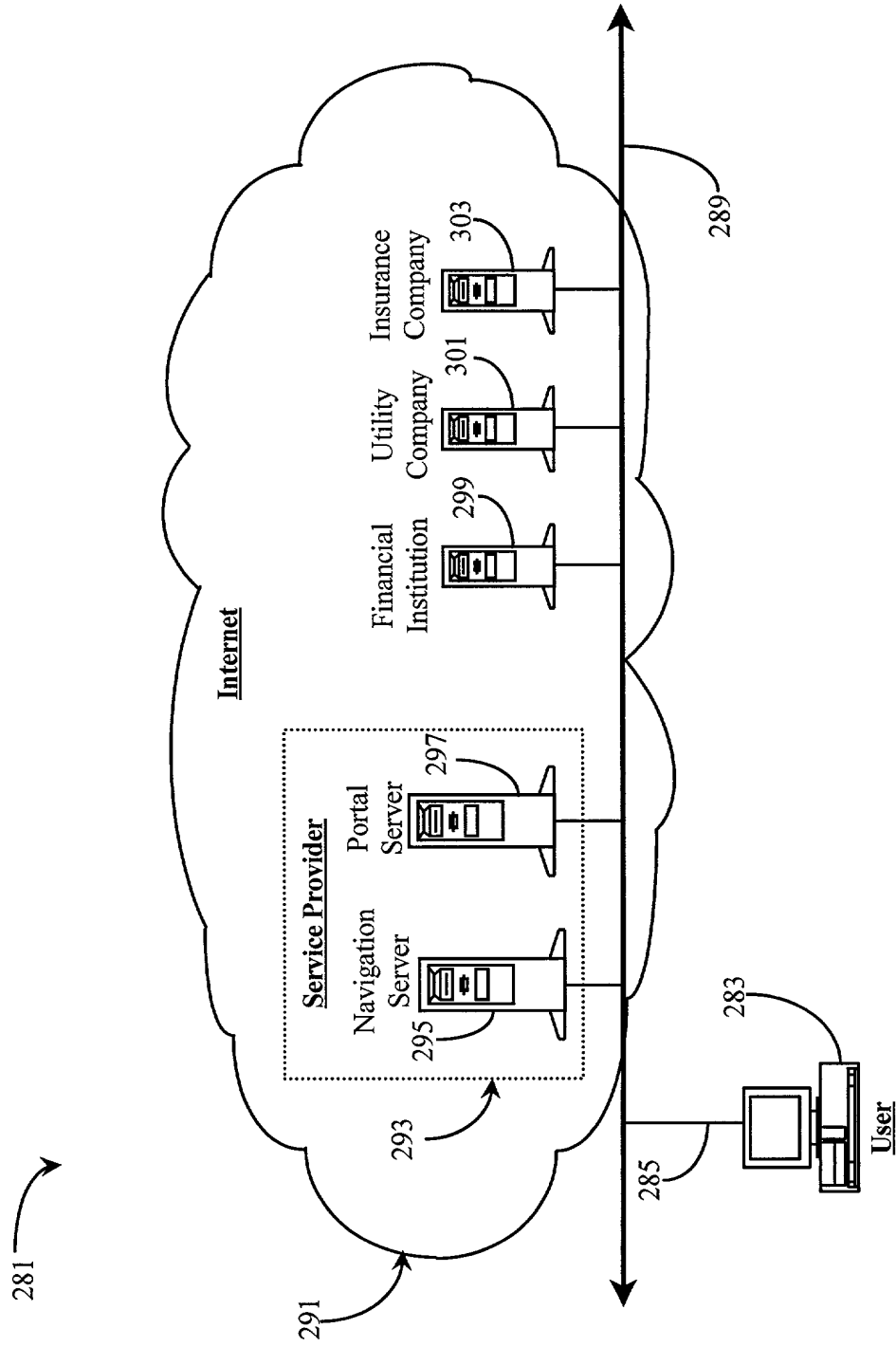


Fig. 16

[illegible]

305

307

Bill Payment Center

My Dashboard

BILL PAYMENT CENTER

323

325

327

329

330

332

334

View History

Recurring Payments

Pay Anyone

Transfer Funds

Calendar

Preferences

Refresh All

Dashboard

Bill Inbox

Due Date	Payee	Account #	Amount Due	Balance	Refresh Status	Bill Toolbox
07/20/2000	Citibank MasterCard	123456-xxx	\$2400.00	\$2400.00	6 hours ago	<div>313</div> <div>View Bill</div>
07/22/2000	Pacific Bell	515 555 1212	\$ 300.45	\$400.23	3 hours ago	<div>315</div> <div>View Bill</div>
07/23/2000	PayPal.smith@acme.com	100@vivo.com	\$ 100.34	\$100.34	3171 hour ago	<div>319</div> <div>Pay Bill</div>
07/24/2000	American Express	3154-548-543	\$1000.00	\$1609.00	2 hours ago	<div>321</div> <div>Mark as Paid</div>
07/25/2000	EBay: Big Bertha Driver	Item# 526983	\$175.00	N/A	6 min. ago	<div>319</div> <div>Delete Advice</div>
07/28/2000	Sallie Mae	2456789	\$250.00	\$15,000.00	1 day ago	<div>321</div> <div>Alerts</div>
07/30/2000	State Farm Insurance	47899-0325	\$65.35	N/A	4 hours ago	<div>View Bill</div>
08/05/2000	Countrywide Home Loans	36521-2523	\$2,764.34	\$253,404.23	25 min ago	<div>View Bill</div>

Payment Accounts

Account Name	Account Number	Account Type	Account Balance	Refresh Status
Wells Fargo	2508-3568	Checking	\$4,344.23	6 hours ago
Bank of America	478-586-586	Savings	\$10,334.34	3 hours ago
PayPal	100@vivo.com	P2P	\$(75.00)	1 hour ago
E*Trade	HX-54875	Checking	\$25,253.25	2 hours ago

Fig. 18

Mark as Paid - Input form

My Dashboard

BILL PAYMENT CENTER

Monthly

Residual Payments

Payments

Transit Funds

Canceled

Prepayments

Advanced

Bill Inbox

07/22/2000 Pacific Bell

07/23/2000 Pay Payment Machine Co

07/24/2000 American Express

07/25/2000 eBay, Big Bertha Driver

07/26/2000 Delta Map

07/30/2000 State Farm Insurance

08/06/2000 Countrywide Home Loans

Mark as Paid - Input Form

Bill: Pacific Bell

Amount Due \$300.45

Account Balance \$400.23

Due Date: 07/22/00

Payment Date: 07/20/00

Account Debited: Citibank Checking

Amount to Pay: \$300.45

Purpose: Utilities

Cancel


Mark Paid

Payment Accounts

Wells Fargo	2500-0300	Checking	34 344 23	5 years ago
Bank of America	478-560-680	Savings	13 334 34	3 years ago
PayTel	one2win.com	PP	\$(75.00)	1 year ago
Trade	MX-54875	Checking	\$25 253 25	2 years ago

Fig. 19

Time/Debit Configure Interface


My Dashboard

Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

How long will it take to pay off my balance?

Inputs (These fields have been pre-filled using your existing account info)

Amount Now Owed \$ 2,400

Future Monthly Charges \$ 1,500

Future Monthly Payments \$ 1,700

Annual Rate % 9.99

Annual Fee \$ 0

Desired Months Until Pay Off 6

Future Rate Change :

☐ None
 ☒ An Increase of % per year
 ☐ A Decrease of % per year

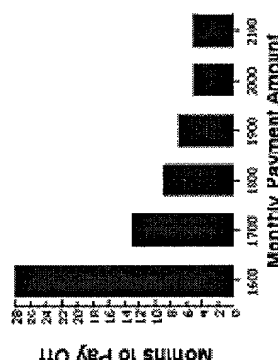
RESULTS

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card.

Otherwise, given your anticipated payments of \$1,700, you'll repay your outstanding balance in 13 months

TABLE




Monthly Payment Amount	Months to Pay Off
1,700	13
1,800	12
1,900	11
2,000	10
2,100	9

Fig. 20

335

10011000560

Account Information

**My Dashboard**

ACCOUNT INFORMATION

Dashboard

We need some additional information to complete this transaction

Enter your complete Wells Fargo Account Number

1234567-888

Enter your BankOne Routing Number
(This is the 9 digit number on the bottom left corner of your check)

Enter


Cancel

343

345

Fig. 23

Transfer Confirmation

**My Dashboard**
YODLEE

TRANSFER CONFIRMATION

Dashboard


You have requested the following transaction

Transfer	\$500	from	Wells Fargo Banking - 1234567-888
		to	BankOne - 2398036798
		Routing #	987987987
		on	09/20/00

Please confirm these fund transfer details

Fig. 24

Pay Bill



My Account

Overview

Send Money

Add Funds

Request Money

Withdraw Funds

Web Tools

History

Action Tools

Profile

Account

Settings

Money Request Details

Request Received

From

ismith@x.com

To

jne@vistar.com

Subject

The Money You Owe Me

Note

Status

Pending

Amount

\$ 100.34

Click here if you would like a receipt of this transaction sent via email

Pay

Cancel Money Request


Return to My Account

349

350

Fig. 25

User Confirmation

**YODLEE**

BILL PAYMENT CENTER

Payment Date:

07/20/00

Account Debited:

PayPal - joe@visto.com

Amount Paid:

\$100.34

Purpose:

Personal

Cancel

Confirm

Billers: PayPal - jsmith@acme.com

Amount Due: \$100.34

Account Balance: \$100.34

Due Date: 07/23/00

If you just paid PayPal - jsmith@acme.com, please confirm the following information and the item will be removed from your inbox and placed in the payment history.

If you didn't pay this bill and you want to keep this bill in you inbox please select cancel

Fig. 26

Pay Anyone

Enter the payment information below, then click **Pay Now** to send the payment

Joanie Cunningham 1234 Happy Days Drive Small Town, CA 12345		Payment Date: 03/08/2000
Pay to the order of: Richie Cunningham - Brother	Amount: \$ 30.00	From Bank Account: My Checking 123456-7


Pay Now

*The Payment Date is the date you can expect your payee to receive this payment.

Fig. 27

View Bill

[CitiPlaza](#) • [Account Online](#) • [Financial Solutions](#) • [Credit Matters](#) • [Shopping Advice](#) • [Privacy](#) • [U.S. Cards Home](#)



statements **account**
ONLINE

[Account Online Home](#)
[Account Summary](#)
[Initial Activity](#)
[Statements](#)
[Make a Payment](#)
[Account Management](#)
[Express Request](#)
[Help/Contact Us](#)
[Feedback](#)
[Log out](#)

Filed transactions for account XXXX-XXXX-XXXX-03 for period ending 07/16/00

Quick Reference

Minimum Payment Due \$20.00

Payment due date: 07/20/00

Credit limit: \$5,000.00

Available credit: \$7,100.00

Activity Summary

Previous balance: \$127.46

Payments and Adjustments: \$122.46

Purchases: \$2,400.00

Cash Advances & Checks: \$0.00

Finance Charges: \$0.00

New Balance: \$2,400.00

The following transactions have been posted to your account for this statement.

Trans Date	Pos: Date	Description	Amount
07/07/00	07/07/00	WARY AND C-R PAYMENT	\$182.45
1 transaction.			\$182.45

Purchases, Cash Advances and Checks and Fees

Fig. 28

Recurring Payments


Repeating Payments

The payments on this list are generated based on a schedule specified by you. You may add new Repeating Payment schedules, or edit the ones you currently have in this list.

Add New Repeating Payment

Payee	Payee Description	Amount	Frequency	Start Date	End Date	Flex Bank Account	View/Edit Delete
Countryside	Mortgage	\$1,104.30	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit Delete
Countryside	Insurance	\$226.00	Once Every Month	Until Further Notice		Mr. Checking 1234567	View/Edit Delete

Fig. 29



My Dashboard

CREDIT CARD CALCULATORS

Choose a credit card calculator :

How long will it take to pay off my balance?

RESULTS

367

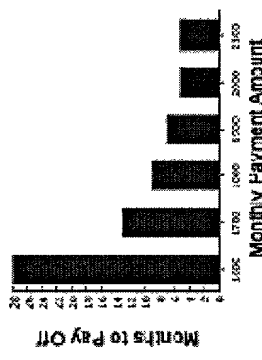
TABLE

369

By paying off your debt now, you will save \$138 in interest costs per year.

In order to pay off your \$2,400 balance in the desired 6 months, you'll need to increase your monthly payments to \$1,913 and cease making further charges to your card

Otherwise, given your anticipated payments of \$1,700, you'll pay your outstanding balance in 13 months



Monthly Payment Amount	Months to Pay Off
\$1,700	13
\$1,913	6

Inputs (These fields have been pre-filled using your existing account info)

Amount Now Owed \$ 2,400

Future Monthly Charges \$ 1,600

Future Monthly Payments \$ 1,700

Annual Rate % 9.99

Annual Fee \$ 0

Desired Months Until Pay Off 6

Future Rate Change :

☐ None
 ☒ An Increase of % per year
 ☐ A Decrease of % per year

Fig. 31

My Dashboard

FINANCIAL PLANNING CALCULATORS

Choose a finance calculator: ☐ Should I consolidate my debts?

☒ Should I consolidate my debts?

Inputs (These fields have been pre-filled using your existing account info)

	Amount Owed	Monthly Pmt	Months Left
Auto Loan	\$ 3000	\$ 376	12
Auto Loan	\$ 0	\$ 0	0
Education Loans	\$ 0	\$ 0	0
Other Loans	\$ 2400	\$ 424	5

The consolidation plan will save you \$2,879 over the 24 months

	Current Loan	Consolidation Loan
Initial Monthly Payments	\$1,051	\$461
Total Interest	\$3,794	\$872
Total Tax Savings	\$0	\$331
Total Cost	\$13,994	\$11,447

Results

	Balance	Interest Rate
Credit Card	\$ 3,000	15 %
Credit Card	\$ 1,200	19 %
Credit Card	\$ 0	0 %
Other Accounts	\$ 400	14 %

Consolidated Loan

- Home Equity Loan
- Home Equity Loan
- Personal Loan

Interest Rate: %
Months to Payoff:

Cost of Interest and Fees

Payoff time (months)

12 24 36 48 60 72 84 96 108 120 132 144 156 168 180 192 204 216 228 240 252 264 276 288 300 312 324 336 348 360 372 384 396 408 420 432 444 456 468 480 492 504 516 528 540 552 564 576 588 600 612 624 636 648 660 672 684 696 708 720 732 744 756 768 780 792 804 816 828 840 852 864 876 888 900 912 924 936 948 960 972 984 996 1008 1020 1032 1044 1056 1068 1080 1092 1104 1116 1128 1140 1152 1164 1176 1188 1200 1212 1224 1236 1248 1260 1272 1284 1296 1308 1320 1332 1344 1356 1368 1380 1392 1404 1416 1428 1440 1452 1464 1476 1488 1500 1512 1524 1536 1548 1560 1572 1584 1596 1608 1620 1632 1644 1656 1668 1680 1692 1704 1716 1728 1740 1752 1764 1776 1788 1800 1812 1824 1836 1848 1860 1872 1884 1896 1908 1920 1932 1944 1956 1968 1980 1992 2004 2016 2028 2040 2052 2064 2076 2088 2100 2112 2124 2136 2148 2160 2172 2184 2196 2208 2220 2232 2244 2256 2268 2280 2292 2304 2316 2328 2340 2352 2364 2376 2388 2400 2412 2424 2436 2448 2460 2472 2484 2496 2508 2520 2532 2544 2556 2568 2580 2592 2604 2616 2628 2640 2652 2664 2676 2688 2700 2712 2724 2736 2748 2760 2772 2784 2796 2808 2820 2832 2844 2856 2868 2880 2892 2904 2916 2928 2940 2952 2964 2976 2988 3000

Fig. 32